Certificate Number: 17082-PAW-DE-034826434

Bankruptcy Case Number: 16-11223



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 29, 2020</u>, at 4:36 o'clock <u>PM MST</u>, <u>SARA M CZARNECKI</u> completed a course on personal financial management given <u>by internet</u> by <u>Summit Financial Education</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western District of Pennsylvania</u>.

Date: August 29, 2020 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director